

**Information to identify the case:**

Debtor 1 Odessie L. Cole  
First Name Middle Name Last Name  
Debtor 2 \_\_\_\_\_  
(Spouse, if filing) First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-5006**  
EIN \_\_\_\_-\_\_\_\_\_  
Social Security number or ITIN \_\_\_\_-\_\_\_\_\_  
EIN \_\_\_\_-\_\_\_\_\_

United States Bankruptcy Court **Northern District of Illinois**

Case number: **16-02445**

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Odessie L. Cole  
aka Odessie L. Cherry

April 26, 2016

**For the court:** Jeffrey P. Allsteadt, Clerk  
United States Bankruptcy  
Court

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 5**  
 United States Bankruptcy Court  
 Northern District of Illinois

In re:  
 Odessie L. Cole  
 Debtor

Case No. 16-02445-CAD  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0752-1

User: admin  
 Form ID: 318

Page 1 of 3  
 Total Noticed: 77

Date Rcvd: Apr 26, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 28, 2016.

db  
 24143784 +Odessie L. Cole, 17304 Poe Ave., Hazelcrest, IL 60429-1639  
 24143785 +AT & T Mobility, c/o EOS CCA, 700 Longwater Drive, Norwell, MA 02061-1624  
 24143786 AT&T, Bankruptcy Dept, 6021 S. Rio Grande Ave, 1st Floor, Orlando, FL 32809-4613  
 24143788 AT&T, Bankruptcy Dept., 1585 Waukegan Road, Waukegan, IL 60085-6727  
 24143788 AT&T U-Verse, PO Box 1826, Alpharetta, GA 30023-1826  
 24143774 Advocate Health & Hospital Corp., PO Box 92710, Chicago, IL 60675-2710  
 24143775 Advocate Health Corporation, PO Box 92710, Chicago, IL 60675-2710  
 24143776 Advocate Health Hospital Corp, PO Box 92710, Chicago, IL 60675-2710  
 24143779 +Advocate South Suburban Hospital, Patient Financial Services, PO Box 129, Lombard, IL 60148-0129  
 24143782 +Ameritox, 7090 Samuel Morse Dr., Ste. 300, Columbia, MD 21046-3443  
 24143783 +Arnold Scott Harris, 111 W. Jackson, #600, Chicago, IL 60604-3517  
 24143789 +BioReference Laboratories Inc., 481 Edward H Ross Drive, Elmwood Park, NJ 07407-3128  
 24143790 Blue Cross Blue Shield of Illinois, 300 East Randolph, Chicago, IL 60601-5099  
 24143797 COMO Law Firm, P.A., PO Box 130668, Saint Paul, MN 55113-0006  
 24143791 +Catalyst Interventions, LLC, 7366 N. Lincoln Ave., #300, Lincolnwood, IL 60712-1740  
 24143792 +Chandra Diagnostic Cardiology, Ltd, 10718 S. Ewing Ave, Chicago, IL 60617-6605  
 24143796 +City of Country Club Hills, 4200 Main Street, Country Club Hills, IL 60478-5338  
 24143794 City of Country Club Hills, Bankruptcy Department, 3700 W. 175th Place, Country Club Hills, IL 60478-4698  
 24143802 +EOS CCA, PO Box 981008, Boston, MA 02298-1008  
 24143803 +Harris & Harris, Ltd, 111 West Jackson Blvd, Suite 400, Chicago, IL 60604-4135  
 24143804 Hinsdale Anesthesia Associates LTD, Dept. 77 9131, Chicago, IL 60678-9131  
 24143805 #Hinsdale Surgical Center, LLC, 908 N. Elm St., Ste. 401, Hinsdale, IL 60521-3638  
 24143807 +ICS Collection Service, Inc., P.O. Box 1010, Tinley Park, IL 60477-9110  
 24143808 +Illinois Tollway, Attn:Attorney General Legal Dept., 2700 Ogden Ave., Downers Grove, IL 60515-1703  
 24143809 Ingalls Memorial Hospital, Correspondence Address, PO Box 3397, Chicago, IL 60654-0397  
 24143810 +Ingalls Memorial Hospital, Bankruptcy Department, PO Box 75608, Chicago, IL 60675-5608  
 24143812 Linebarger Goggan Blair & Sampson, Attorneys at Law, PO Box 06152, Chicago, IL 60606-0152  
 24143813 +MacNeal Hospital, Attn: Patient Accounts, 2384 Paysphere Circle, Chicago, IL 60674-0023  
 24143814 +Malacko Law Office, PO Box 135, Cottage Grove, MN 55016-0135  
 24143816 +MedDraft, 95 Argonaut, Suite 200, Aliso Viejo, CA 92656-4133  
 24143817 +Medical Business Bureau, PO Box 1219, Park Ridge, IL 60068-7219  
 24143819 +Medical Payment Data, P.O. Box 9500, Wilkes Barre, PA 18773-9500  
 24143818 +Medical Payment Data, c/o CMRE Financial, 3075 E. Imperial Hwy, Ste. 200, Brea, CA 92821-6753  
 24143820 +Medical Recovery Specialists, LLC, 2250 E. Devon Ave., Ste. 352, Des Plaines, IL 60018-4519  
 24143821 +Medstar Laboratory, Inc., 4531 W. Harrison Street, Hillside, IL 60162-1614  
 24143822 Midwest Anesthesiologists, 3407 Momentum Place, Chicago, IL 60689-5334  
 24143824 Midwest Diagnostic Pathology, SC, PO Box 578, Park Ridge, IL 60068-0578  
 24143827 +Pain Specialists of Greater Chicago, 7055 High Grove Blvd, Suite 100, Burr Ridge, IL 60527-7625  
 24143830 +Palos Surgicenter, LLC, 7340 W. College Dr., #1, Palos Heights, IL 60463-1186  
 24143831 +Radiology Imaging Consultants, 9413 Eagle Way, Chicago, IL 60678-1094  
 24143833 Radiology Imaging Consultants, SC, 75 Remittance Drive, Dept. 1324, Chicago, IL 60675-1324  
 24143836 Real Time Resolutions, Inc., Bankruptcy Department, PO Box 566027, Dallas, TX 75356-6027  
 24143841 Service Medical Equipment, Inc., 5017 Chase Ave., Downers Grove, IL 60515-4014  
 24143840 +Service Medical Equipment, Inc., PO Box 266, Westmont, IL 60559-0266  
 24143842 Sullivan Urgent Aid Centers, LT, 3429 Regal Drive, Alcoa, TN 37701-3265  
 24143844 +The Law Offices of Brian S Glass, 7366 North Lincoln Ave, Suite 300, Lincolnwood, IL 60712-1740  
 24143845 The University of Chicago Phys. Grp, 75 Remittance Dr., Suite 1385, Chicago, IL 60675-1385  
 24143847 +Transworld Systems Inc. Collection, Bankruptcy Department, PO Box 17221, Wilmington, DE 19850-7221  
 24143852 +US Asset Mangement Inc., c/o EOS CCA, 700 Longwater Drive, Norwell, MA 02061-1624  
 24143848 +University Head & Neck Assoc., 4647 W. Lincoln Highway, Lower Level, Matteson, IL 60443-2319  
 24143849 University Head & Neck Associates, 75 Remittance Drive, Suite 1240, Chicago, IL 60675-1240  
 24143850 +University Of Chicago, 5801 S. Ellis Ave., Chicago, IL 60637-1546  
 24143851 +University of Chicago, 15965 Collections Center Drive, Chicago, IL 60693-0159  
 24143854 Womens Wellness World, PO Box 967, Tinley Park, IL 60477-0967  
 24143855 +Womens Wellness World SC, 17850 Kedzie Ave., Ste. 1500, Hazel Crest, IL 60429-2055

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. tr

+EDI: QNNREID.COM Apr 27 2016 00:58:00 N. Neville Reid, Fox, Swibel, Levin & Carroll, LLP, 200 W. Madison Street, Suite 3000, Chicago, IL 60606-3417  
 24143780 +EDI: AFNIRECOVERY.COM Apr 27 2016 00:58:00 AFNI, PO Box 3667, Bloomington, IL 61702-3667  
 24143787 +EDI: CINGMIDLAND.COM Apr 27 2016 00:58:00 AT&T, Bankruptcy Dept., 5407 Andrew Highway, Midland, TX 79706-2851

District/off: 0752-1

User: admin  
Form ID: 318

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Total Noticed: 77

Date Rcvd: Apr 26, 2016

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

24143777 E-mail/Text: SRCO-Bankruptcy@advocatehealth.com Apr 27 2016 01:29:30  
Advocate South Suburban Hospital, 22091 Network Place, Chicago, IL 60673-1220  
24143778 E-mail/Text: SRCO-Bankruptcy@advocatehealth.com Apr 27 2016 01:29:30  
Advocate South Suburban Hospital, PO Box 3039, Hinsdale, IL 60522-3039  
24143781 EDI: AFNIRECOVERY.COM Apr 27 2016 00:58:00 Afni, 1310 Martin Luther King Drive,  
PO Box 3517, Bloomington, IL 61702-3517  
24143795 +E-mail/Text: karaiza@mcsicollections.com Apr 27 2016 01:29:30 City of Country Club Hills,  
c/o MCSI, 7330 College Dr., Palos Heights, IL 60463-1157  
24143798 +EDI: CONVERGENT.COM Apr 27 2016 00:58:00 Convergent Outsourcing, Inc., PO Box 9004,  
Renton, WA 98057-9004  
24143799 EDI: ESSL.COM Apr 27 2016 00:58:00 Dish, PO Box 94063, Palatine, IL 60094-4063  
24143801 EDI: ESSL.COM Apr 27 2016 00:58:00 Dish Network, Dept 0063, Palatine, IL 60055-0063  
24143800 +EDI: ESSL.COM Apr 27 2016 00:58:00 Dish Network, Attn: Bankruptcy Dept., P.O. Box 6633,  
Englewood, CO 80155-6633  
24143806 EDI: IIC9.COM Apr 27 2016 00:58:00 IC Systems, Inc., PO Box 64378,  
Saint Paul, MN 55164-0378  
24143811 EDI: IRS.COM Apr 27 2016 00:53:00 IRS, Internal Revenue Service, P.O. Box 7346,  
Philadelphia, PA 19101-7346  
24143815 +E-mail/Text: karaiza@mcsicollections.com Apr 27 2016 01:29:30 MCSI, 7330 College Drive,  
Palos Heights, IL 60463-1186  
24143820 +E-mail/Text: clientservices@medrecovery.com Apr 27 2016 01:29:19  
Medical Recovery Specialists, LLC, 2250 E. Devon Ave., Ste. 352,  
Des Plaines, IL 60018-4519  
24143826 +E-mail/Text: egssupportservices@egscorp.com Apr 27 2016 01:27:50  
NCO Financial Systems, Inc., 600 Holiday Plaza Drive, Suite 300, Matteson, IL 60443-2238  
24143835 E-mail/Text: bkdepartment@rtresolutions.com Apr 27 2016 01:27:51 Real Time Resolutions,  
1349 Empire Central Dr., Ste. 150, Dallas, TX 75247-4029  
24143843 +EDI: SWCR.COM Apr 27 2016 00:59:00 SW Credit Systems Inc., 4120 International Parkway,  
Suite 1100, Carrollton, TX 75007-1958  
24143843 +E-mail/Text: bankruptcy@sw-credit.com Apr 27 2016 01:27:36 SW Credit Systems Inc.,  
4120 International Parkway, Suite 1100, Carrollton, TX 75007-1958  
24143837 +EDI: DRIV.COM Apr 27 2016 00:58:00 Santander, PO Box 105255, Atlanta, GA 30348-5255  
24143838 +EDI: DRIV.COM Apr 27 2016 00:58:00 Santander, PO Box 961245, Fort Worth, TX 76161-0244  
24143839 EDI: DRIV.COM Apr 27 2016 00:58:00 Santander Consumer USA, Attn: Bankruptcy Dept.,  
PO Box 560284, Dallas, TX 75356-0284  
24143846 +E-mail/Text: bankruptcydepartment@tsico.com Apr 27 2016 01:29:28 Transworld Systems Inc.,  
507 Prudential Rd., Horsham, PA 19044-2308  
24143853 +EDI: WFFC.COM Apr 27 2016 00:58:00 Wells Fargo Dealer Services, PO Box 1697,  
Winterville, NC 28590-1697

TOTAL: 24

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

24143793\* +Chandra Diagnostic Cardiology, Ltd, 10718 S. Ewing Ave., Chicago, IL 60617-6605  
24143823\* Midwest Anesthesiologists LTD, 3407 Momentum Place, Chicago, IL 60689-5334  
24143828\* +Pain Specialists of Greater Chicago, 7055 High Grove Blvd., Suite 100,  
Burr Ridge, IL 60527-7625  
24143829\* +Pain Specialists of Greater Chicago, 7055 High Grove Blvd., Ste. 100,  
Burr Ridge, IL 60527-7625  
24143834\* +Radiology Imaging Consultants, SC, 75 Remittance Drive, Dept. 1324, Chicago, IL 60675-1324  
24143825 ##+MRI of Oak Lawn, 6240 West 95th, Oak Lawn, IL 60453-2702  
24143832 ##+Radiology Imaging Consultants, PO Box 1886, Harvey, IL 60426-7886

TOTALS: 0, \* 5, ## 2

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.  
While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Apr 28, 2016

Signature: /s/Joseph Speetjens

District/off: 0752-1

User: admin  
Form ID: 318

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### CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 26, 2016 at the address(es) listed below:

David M Siegel on behalf of Debtor 1 Odessie L. Cole [davidsiegellaw@hotmail.com](mailto:davidsiegellaw@hotmail.com),  
[dauidmsiegel@hotmail.com](mailto:dauidmsiegel@hotmail.com); [author@proofofpayments.com](mailto:author@proofofpayments.com); [johnellmannlaw@gmail.com](mailto:johnellmannlaw@gmail.com)  
N. Neville Reid [nreid@fslc.com](mailto:nreid@fslc.com), [nreid@ecf.epiqsystems.com](mailto:nreid@ecf.epiqsystems.com)  
Patrick S Layng [USTPRegion11.ES.ECF@usdoj.gov](mailto:USTPRegion11.ES.ECF@usdoj.gov)

TOTAL: 3